

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kevin N. Pierson  
Debra L. Pierson  
Debtors

Case No. 19-00127-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: LyndseyPr  
Form ID: 318

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Total Noticed: 39

Date Rcvd: Oct 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2019.

db/jdb +Kevin N. Pierson, Debra L. Pierson, 222 Annette Marie Drive, Long Pond, PA 18334-9776  
5149520 +Cap1/cabelas, Po Box 30285, Salt Lake City, UT 84130-0285  
5187839 +Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919-1922  
5149523 +Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886-1359  
5152874 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
5149530 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
5153098 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop code 3105,  
Omaha, NE 68197)  
5149532 +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +E-mail/Text: wschwab@iq7technology.com Oct 30 2019 19:37:24 William G Schwab (Trustee),  
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
Lehighton, PA 18235-0056

5172643 EDI: GMACFS.COM Oct 30 2019 23:08:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004  
5149518 +EDI: GMACFS.COM Oct 30 2019 23:08:00 Ally Financial, 200 Renaissance Ctr,  
Detroit, MI 48243-1300  
5149519 EDI: BANKAMER.COM Oct 30 2019 23:08:00 Bank Of America, Po Box 982238,  
El Paso, TX 79998  
5149521 EDI: CAPITALONE.COM Oct 30 2019 23:08:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238  
5165109 EDI: CAPITALONE.COM Oct 30 2019 23:08:00 Capital One Bank (USA), N.A.,  
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
5170522 EDI: BL-BECKET.COM Oct 30 2019 23:08:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
5149522 +EDI: CHASE.COM Oct 30 2019 23:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
5149524 +EDI: WFNNB.COM Oct 30 2019 23:08:00 Comenitybank/victoria, Po Box 182789,  
Columbus, OH 43218-2789  
5149525 +EDI: WFNNB.COM Oct 30 2019 23:08:00 Comenitybk/sguidevs, Po Box 182789,  
Columbus, OH 43218-2789  
5149526 +EDI: WFNNB.COM Oct 30 2019 23:08:00 Comenitycb/goodsamvisa, Po Box 182120,  
Columbus, OH 43218-2120  
5151297 EDI: DISCOVER.COM Oct 30 2019 23:08:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
5149527 +EDI: DISCOVER.COM Oct 30 2019 23:08:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
5175232 E-mail/Text: bankruptcy.bnc@ditech.com Oct 30 2019 19:36:42 Ditech Financial LLC,  
P.O. Box 6154, Rapid City, SD 57709-6154  
5149528 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 30 2019 19:36:42 Ditech Financial Llc,  
Po Box 6172, Rapid City, SD 57709-6172  
5176901 +E-mail/Text: cashiering-administrationservices@flagstar.com Oct 30 2019 19:37:19  
FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639  
5149529 +E-mail/Text: cashiering-administrationservices@flagstar.com Oct 30 2019 19:37:19  
Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639  
5149531 +E-mail/Text: bncnotices@becket-lee.com Oct 30 2019 19:36:36 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
5170927 EDI: PRA.COM Oct 30 2019 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
5149935 +EDI: PRA.COM Oct 30 2019 23:08:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5172442 EDI: Q3G.COM Oct 30 2019 23:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
5172443 EDI: Q3G.COM Oct 30 2019 23:08:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
5149533 +EDI: RMSC.COM Oct 30 2019 23:08:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007  
5149534 +EDI: RMSC.COM Oct 30 2019 23:08:00 Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001  
5149535 +EDI: RMSC.COM Oct 30 2019 23:08:00 Syncb/gvc, Po Box 965005, Orlando, FL 32896-5005  
5149536 +EDI: RMSC.COM Oct 30 2019 23:08:00 Syncb/sams Club, Po Box 965005,  
Orlando, FL 32896-5005  
5149537 +EDI: RMSC.COM Oct 30 2019 23:08:00 Syncb/tjx Cos Dc, Po Box 965015,  
Orlando, FL 32896-5015  
5174775 +EDI: RMSC.COM Oct 30 2019 23:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
5175070 +E-mail/Text: bncmail@w-legal.com Oct 30 2019 19:37:06 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
5149538 +EDI: WTRRNBNK.COM Oct 30 2019 23:08:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
5149539 +E-mail/PDF: DellBKNotifications@resurgent.com Oct 30 2019 19:38:56 Webbank/dfs,  
Po Box 81607, Austin, TX 78708-1607

TOTAL: 31

District/off: 0314-5

User: LyndseyPr  
Form ID: 318

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Date Rcvd: Oct 30, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

tr\* +William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East,  
PO Box 56, Lehighton, PA 18235-0056  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
John J. Martin on behalf of Debtor 1 Kevin N. Pierson jmartin@martin-law.net,  
kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r5989  
1@notify.bestcase.com  
John J. Martin on behalf of Debtor 2 Debra L. Pierson jmartin@martin-law.net,  
kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r5989  
1@notify.bestcase.com  
Kimberly D Martin on behalf of Debtor 2 Debra L. Pierson kmartin@martin-law.net,  
jashley@martin-law.net;r59891@notify.bestcase.com  
Kimberly D Martin on behalf of Debtor 1 Kevin N. Pierson kmartin@martin-law.net,  
jashley@martin-law.net;r59891@notify.bestcase.com  
Mario John Hanyon on behalf of Creditor FLAGSTAR BANK, FSB pamb@fedphe.com  
Thomas Song on behalf of Creditor FLAGSTAR BANK, FSB pamb@fedphe.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 9

**Information to identify the case:**

Debtor 1 **Kevin N. Pierson**  
First Name Middle Name Last Name  
  
Debtor 2 **Debra L. Pierson**  
(Spouse, if filing) First Name Middle Name Last Name  
  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:19-bk-00127-RNO**

Social Security number or ITIN **xxx-xx-0035**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-3716**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kevin N. Pierson

Debra L. Pierson

**By the court:**

10/30/19

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: Lyndsey Price, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**